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EVERYBODY'S POCKETS.

Holyoke's Board of Aldermen is asking the other cities of Massachusetts to join in establishing municipal fire insurance. The rates of fire insurance in Holyoke are higher than the people think they should be. To have State fire insurance would require an amendment to the Massachusetts Constitution, which would take time. Therefore the only way to have cheaper insurance in a hurry is for the city to go into the

There are many other things besides fire insurance premiums which



cost more money than the citizen who pays the bills thinks they should cost. Potatoes are rather high just now. Rents are entirely too high. Recently the price of ordinary walking shoes was advanced. Hundreds of other instances might be collated where prices do not satisfy the consuming public.

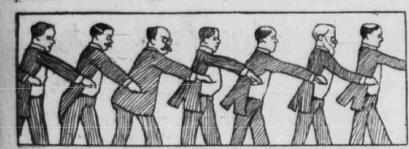
But there is no similarity between these higher prices and the excessive charges of public service corporations. If the fire insurance

rates in Holyoke are too high it must result that the fire insurance companies are making an undue profit. Holyoke is a rich city, with many of its inhabitants having surplus capital to invest. They are at entire liberty to go into the fire insurance business,

That is the difference between any business open to free competition and such monopolies as railroads and gas and electric companies. Citizens of Helyoke or any other place cannot go into the railroad or gasbusiness without a franchise, and the best streets and most profitable routes are already taken. The oraly remedy they have for excessive charges by the public service corporations is to compel a reduction of the rates and an improvement of the service by law and to guard more carefully future franchise grants.

Municipal ownership and operation are not panaceas but the last alternative against monopoly. Where no monopoly is possible municipal operation is a futile remedy. Any body of citizens can go into the fire insurance business or the life insurance business or the manufacture and sale of boots and shoes, furniture, clothing or any other article where there does not exist a natural monopoly such as of anthracite coal or petroleum. If in any one of these open industries prices are unduly high, that means that the profits must be great, and intelligent private citizens should be prompt to invest their surplus capital in such enterprises.

There is no panacea for civic ailments any more than for physical allments. A broken leg requires a surgeon's services, but the best that he can do is of no avail without nature's aid in welding the bones together. The doctor can prescribe for disease, but his prescriptions are valueless unless the patient has vitality and without nature's healing processes.



So with a community. A city can sell fire insurance below cost. It can sell shoes for a dollar a pair or potatoes for ten cents a bushel or commit any other folly. It can keep on doing this at the expense of a higher tax rate, higher rents and lower wages, until the taxes become so oppressive to the inhabitants that the city goes into bankruptcy. The lesson some years ago of Elizabeth, which tried to do everything that, everybody wanted in the way of public improvements and conveniences, will be repeated in every other city which should undertake to apply the

No community can prosper where every man has his hand in every



Nov. 5, 1908.

All Open Sept. 1.

Syracuse, N. X.

To the Editor of The Evening World: est language? The construction of the given with a sneer by guard 1377. Upon And Cusk and Haddock, too. English language is simpler than that of asking the second time for one, he seem when in quod like any Cod any other living tongrue. A foreigner brushed past without any haswer, but that in the ocean grew.

may in a few months acquire enough sheered. I find other women have reOh, Boston pride! your high head hide, English to get along with in business celved the same treatment. They know and ordinary conversation. German is a woman dreads a scene, and take adno doubt the hardest language, next vantage of us. I. D. COOK. French, Italian, Spanish, English, F. DEEKMAN. To the Editor of The Evening World:

To the Editor of The Evening World: Who Can Help This Young M

Can you inform me of any school or To the Editor of The Evening World: place in the city where one can te- I am a young man, twenty years of ceive free tuition in the fine arts, such age, working for \$30 a month and Who'd take barytes to girls of nights as portrait or ministure painting, when found as a night orderly in a hospital. When strolling out from home? one is over thirty yours of age? Never I have more than the average grasp lee cream too thin? We have a yin having had the means to study, i. c., of intelligence. I want to learn a trade That one thing's safe and sure. pay for tuition, I have taught myself a where brain and ability is required. I This is no joke: "To pure food folk great deal by always keeping at it have all day to study in, and have been All things are now impure." have been advised by artists who fairly well educated. Do you know of a have seen my work to study by all trade or occupation that might suit me? means, and it is very necessary I I do not care how hard I would have

A Philological Discovery.

To the Editor of The Evenius World:
"What's in a name" queries the Jmmortal bard. Sometimes nothing. The are all the courts open in the month supper."

Are all the courts open in the month supper."

Are all the courts open in the month supper."

L. C. Wife-baren't Company, of Philadelphia is name!

Segal, and he is often referred to as a hypnotist—a Svenzall. The name Scen- To the Editor of The Evening World! gall includes all the lateral compacting the name Segal, and this also in their proper sequence, thus, S(v)E(m)GAL(0), J. F. D.,

Onone Park, L. L.

On G. T. Gunrds Bully Women.

B. G. T. Guards Bully Women,

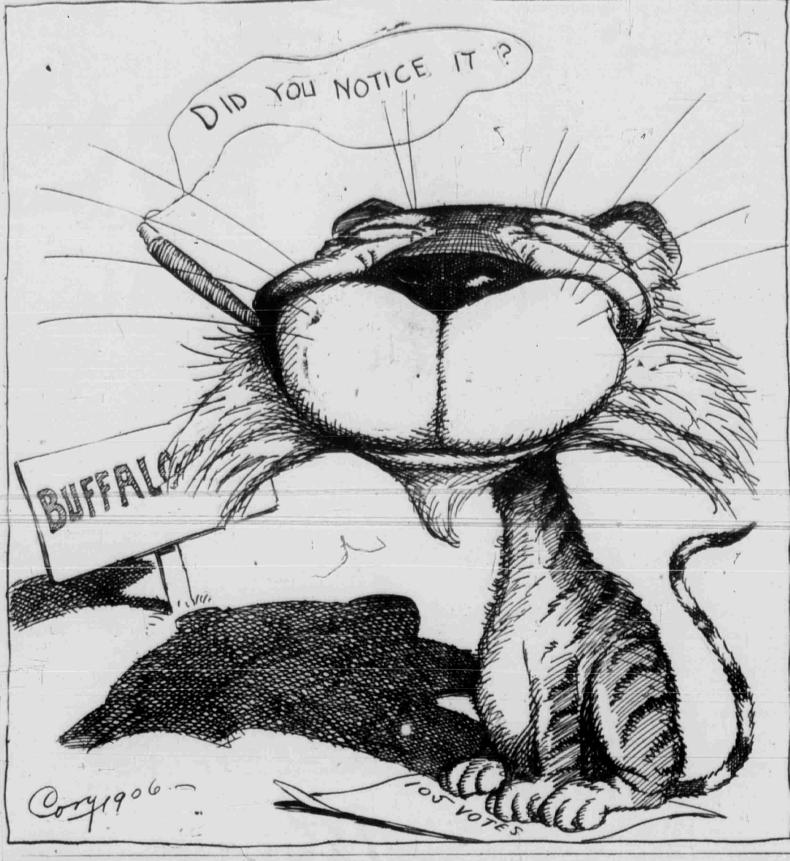
To the P. Mr of The Bosting World; reatment accorded women who are edoes is how events are interliced by cause and effect and sheds light upon the whole. I wish you would have a So tender was, I guess it to whole. I wish you would have a So tender was, I guess it was expected to distort of articles on the fifty gridiest was very young. I heard cook say bracket, and the answer was:

Or WWHSTER

Some lettuce that we had to day to the whole, I wish you would have a So tender was, I guess it.

Was very young. I heard cook say the churchet, and the answer was: Well!

By J. Campbell Cory.



THE MEN IN THE NEWS - Straight Talks to Them -By Nixola Greeley-Smith. He bears the same resemblance to the real thing that fluting in a ple

To the Executive with the Wabbly Mind

ive run by political wires than unpolitical apron strings, a haipin, and I think all women will agree with me. A woman is Brace nt to despise the man she runs herself only a little less han she does the man that lets another woman run him. us that. And women don't want a Governor that can't say yes or to for himself.

coat government if it suits him to do so. But the State of New York is too big at your delay.

Ma Knickerbocker is the only woman we permit to rule us, and up-State they TWO-MINUTE TALKS won't take any curtain lectures from her, even though she wears a hoop skirt. Who Steadles Himself with His Wife's Apron Strings.

Let Mrs. Higgins say yes or no about the color of your fall suit if you want to. Let her even buy your ties if she insists. But don't, please, keep the whole State of New York waiting while she decides your political destiny for you. it is rumored abroad that your wife won't let you.

There they are waiting at Saratoga as anxious for

Do you think it is, yourself?

There they are wifting at Saratoga as anxious at our "Yes" as you were once for Mrs. Higgins's. Yet it is said the politicians, the newspapermen and you the Governor of the State of New York, will all learn simultaneously from your better half whether or not you are to run or Governor again.

Down here in Manhattan we don't care so much about who the Governor is as we should. Let who will name the Governor of the State, has been our motto, provided we pick the winner of the Futurity, and it would be a safe bet to wager that more people in this town know the name of Electioneer than the name of Higgins. Still we don't want the winner at Saratoga to be bridled with an apron Personally, Gov. Higgins, I would rather have an Execu-

> Brace up, Gov. Higgins, and make up your mind for yourself. We know that you have a mind. Your action in the insurance scandals taught

for himself.

Of course, any man in his capacity as a private citizen ing the bit at your fudecision? Hughes, Bruce, Parsons, Brackett—all of them are has a right to live under the most crinolined kind of petti- fretful, and even the Woodruff colors, a waistcoat rampant, turn positively pale

Make up your own mind, Gov. Higgins, and let the flag drop-ence for all.

Pure Food

By Walter A. Sinclair, THE term "Baked Beans," it seems.

now means. Those beans that have been cooked. 1"Oh! yes I will give you one." and the And Salted Cod, though it seems odd. guard passed along without giving Is most all fish that's hooked. George Trule asks which is the hard- one. On Sunday night this answer was For salt can make our old friends Hake

> Your lofty prestige leans. No more will we look up to thee, You do not know (Baked) Beans! Your State House tall now seems quite small.

No. 1874 Washington avenue. Kindly tell me when the next PresiApply at Cooper Institute. dential election will be. "A M." We would be told: Is that spire gold Who Can Help This Young Man? Naught but a Sacred Hake? There's candy, too. Whoever knew That we ate tale and chrome?

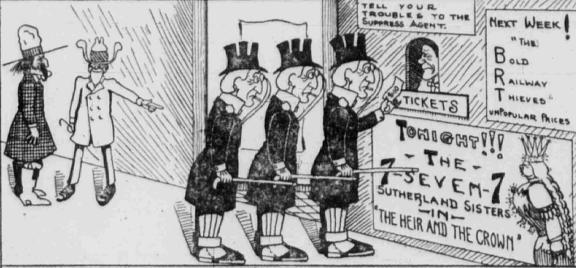
Stop Laughing!

Hubby (at 'phone)-"Mary, I'm going to bring a couple of lobsters home for Wife-"Don't, for goodness' sake! We haven't a thing in the house."-Bos-

ton Transcript. Smudge - Yes, Richely is traveling over the country in cog. Grudge-Nonsense! Everybody knows

he's on an automobile trip.
"Didn't I say 'in cog'" Half the time he's tinkering with the machinery." Washington Star.

For Thought. Rawhide Bill & He Has Another New York Adventure 2 By Heppner Blackman



SHALL WE GO TO THE SHOW?"SAYS I TO BILL, "I'LL GET INTO LIME BEHIND!"



IT ANT NO USE, OLD HOSS," SAYS BILL, "A FULL HOUSE BEATS THREE OF A KIND!

NEW YORK THROUGH

FUNNY GLASSES

The Bol - Veal Boy on Broadway.

NE of the unpleasant features of life in the Great. Souvenir Post-Card Metropolis is the tender he mooly calf, who thinks he is a whole yoke of steers simply because his papa happens to be one of the large red bulls of the Wall street herd. The principal trouble with this interesting young

head of live stock is that he hasn't been out of college long enough to have gotten over it. He thinks he in? leading the gilded life as soon as he begins to smoke gold-tipped eigarettes. He has a firm conviction that he ought to be leading the mad, delirlous stampede of the Broadway broad horns when his proper place in

really the centre of a squab ple. But nobody is going to tell him so as long as he keeps on turning loose the stuff that passes. current for ball bonds.

Because he never had to work for any of it he has a bitter abhorrence for money held in captivity. Every cent is a fly copper to him, and what he most likes about the eagle on the dollar is its wings. He is beset with the hideous fear that some stranger might think he earned his money, and he fikes to shove what is left over from the bill back at the waiter as if the sight of any loose coin lying around gave him deep andoyance.

His ideal of the higher life is a broad turnpike lined on either side with roadhouses built up solld and hedges of nodding show girts, along which one rides in a large gasoline push-cart loaded with the kind of cold bottles that open with a low, muffled but slightly pleasing report, and halting ever and anon to beat up a waiter.

Just as soon as his clothes begin to look as if they were going to fit

him he feels constrained to throw them away and buy new ones. When he drops into a haberdasher's and they show him a bunch of puff-ties costing four per he holds them off at arm's length as if they smelled bad and asks the clerk if he hasn't something a fellow can wear without offering a cheap



insult to himself. It is owing to his discriminating tastes that the jobbers are enabled to construct raspberry-colored pajamas retailing for \$28

He has no earthly use for the personage who, after getting pickied, takes his gherkins quietly home and puts them to bed. For him the boisterous brine and the self-advertising some. The cucumber that begins making loud noises just as soon as it gets properly dilled is his favorite. fruit. Every time he corns himself into the finnan baddle class he must needs destroy a bar mirror or a cab or a plain-clothes man or something else equally expensive and estisfactory to a trained metropolitan apposite.

The pinnacle of young Percival Bob-Veal's career is reached when he

is permitted to lead into a large, brilliantly-lighted food studio a lady with one or two husbands in the discard and a job in a prominent chorus and sit down by her and order things for her that never cost less than \$2.10 a portion. Often he reaches the unapproachable eminence where he is permitted to send her orchids and take her dog out for exercise. If she needs the money that badly she often marries him.

Until premature paresis gets him in his twenty-fourth year and he begins to count on his fingers in public places and talk to people who aren't there he goes along, sincere in the belief that he is a sport from Sport-

THE FUNNY PART:

WITH NEW YORKERS By T. O. McGill.



The nerve that does it." said warren T. Waiker yesterday. "That's what gets those fellows driving racing care around the kinks in the Van der bilt cup course at the rate of a mile a minute."

Walker is a travelling commissioner for a rubber company that makes a specialty of automobile three, and is one of the care. "What do you mean by cirrhosis of the nerve?" we asked.

"Frozen nerve," he replied. "After a man has gone around one of those courses two or three times excerything in him that is called nerves gets frasped, and sliding through a space that sparks the hubs on a telegraph pole on one side and a stalled auto on the other is no more to him than the open roadway, so far as sensation is concerned. "How do I know? Well, I'll tell you.

I was tead up for touring, but wanted up to me to get the doctor. "It was twelve miles to a doctor over a smooth road, full of turns. By it was twelve whe was making its hind wheels the time I had gone a building that was making its hind wheels with the work over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was the welve the the lime I had gone a full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a doctor over a smooth road, full of turns. By it was twelve miles to a d

Organ that Manufactures Antidotes.

Organ that Manufactures Antidotes.

The business of the liver is to manufacture antidotes for poisons. It is a rendering establishment to which the little corpses that a commulate in the body are carried to be destroyed, just as in cities dead animals are gathered up by a scavenger and converted into useful things.

All the corpuscies of the body die every six weeks. Every second of our lives something like 15,000,000 of these red cells have to be disposed of and the liver does part of the work of grinding them up and working them over into something useful.

The red corpuscies have potash in them, which is used for making bile. The bile is a kind of lye for making soap in the small intestines. The soup, like all good home-made soaps, is disinfectant, says Sunderson's Magazine. It is a splendid antiseptic and germicide.

The coloring matter is carefully saved

Oddities of the Opium Crop. DOPPIES are grown for distillation 1,000 heads, but prices are not so good

into laudanum and opium in Lin- as that now. colnshire, England. The industry. The plant makes so heavy a drain. owever, owing to the great risks and upon the fertility of the soil that be low prices, is declining, and this year cannot be grown oftener than once not more than twenty acres of poppies in six years upon the same land.

wet when the heads are ripe, the crop will only weigh about twenty-four is rulned and becomes valueless. It is pounds.

Mhen thoroughly dry, the heads are
If the weather should chance to be so light that a large each when filled

the husk of the peppy and not the seeds that yields the drugs.

On an acre of ground a good crop yields from 20,000 to 40,000 poppy heads, and at one time farmers made it parts.

Seed is sown in the autumn and spring in rows, and when the plants come up they are "singled" in the same way as turnipe. They come into flower early in July and are harvest.